This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1.   (Currently Amended) A ~~computer-implemented~~ method for evaluating risk associated with underwriting an insurance policy, comprising:

~~using a computer including a processor:~~

storing, using a computer including a processor, for each of one or more locations, high risk zones that each form a risk ring forming a circle in proximity to a location and that each identify, for each of ~~multiple landmarks, an associated peril and zones in proximity to the landmark, wherein each of the zones~~ has multiple perils, associated loss factors;

receiving, using the computer including the processor, one or more locations to be covered under the insurance policy for one or more perils; and

automatically assessing, using the computer including the processor, risk associated with the one or more locations using the stored high risk zones that identify the associated loss factors for that peril, including generating rating results for the one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations ~~by:~~

~~selecting a high risk zone based on the one or more perils;~~

~~comparing the one or more locations with the selected high risk zone to determine whether the one or more locations are within the selected high risk zone; and~~

~~in response to determining that at least one of the one or more locations are within the selected high risk zone,~~

~~retrieving existing policies and associated covered locations that are also located within the selected high risk zone;~~

~~determining a probable maximum loss (PML) that indicates an amount of loss expected based on a total exposure underwritten for the selected high risk zone and the one or more perils times a loss factor;~~

~~determining whether the PML exceeds a PML limit;~~

~~in response to determining that the PML does not exceed the PML limit, issuing a first report indicating that the insurance policy is to be issued; and~~

~~in response to determining that the PML exceeds the PML limit, issuing a~~
~~second report indicating that the insurance policy is not to be issued.~~

2.   (Previously Presented) The method of claim 1, wherein automatically assessing risk further comprises:

applying at least one business rule.

3.   (Previously Presented) The method of claim 1, further comprising:

providing selection of at least one of an underwriting analysis and a risk analysis.

4.   (Previously Presented) The method of claim 1, further comprising:

providing setup of an event that may impact assessment of risk.

5-9.   (Cancelled)

10.   (Previously Presented) The method of claim 1, wherein a location is selected by at least one of a company search, an address search, or uploading a file.

11.   (Original) The method of claim 10, wherein selection of a location by company search further comprises:

receiving at least part of a company name;

searching for the company name in a business data store; and

retrieving at least one address from the searching.

12.   (Previously Presented) The method of claim 11, further comprising:

determining that there are ambiguous addresses for the company name; and

providing selection of at least one of the addresses.

13.   (Original) The method of claim 10, wherein selection of a location by an address search further comprises:

receiving a street address and at least one of a zip code and a city and state.

14.   (Original) The method of claim 10, wherein selection of a location by uploading a file further comprises:

associating data in the file with a predefined format.

15.   (Previously Presented) The method of claim 10, further comprising:

automatically geocoding the selected location.

16.   (Previously Presented) The method of claim 10, wherein the location can not be automatically geocoded and further comprising:

providing use of a spatial interface to manually geocode the location.

17.   (Original) The method of claim 1, wherein automatically assessing risk further comprises:

performing a proximity analysis.

18.   (Previously Presented) The method of claim 1, wherein the rating results for at least one peril are displayed on a map.

19.   (Previously Presented) The method of claim 1, further comprising:

providing drilldown into details of at least a portion of the rating results

20.   (Previously Presented) The method of claim 1, further comprising:

providing exporting of the rating results.

21-22. (Cancelled)

23.   (Original) The method of claim 1, wherein assessing risk associated with the location further comprises:

assessing risk based on at least one of unbound policies and bound policies.

24-41. (Cancelled)

42.   (Currently Amended) An article of manufacture comprising a computer readable medium storing ~~including~~ a program for evaluating risk associated with underwriting an insurance policy, wherein the program, when executed on a processor of a computer, causes operations to be performed, the operations comprising:

storing, for each of one or more locations, high risk zones that each form a risk ring forming a circle in proximity to a location and that each identify, ~~for each of multiple landmarks, an associated peril and zones in proximity to the landmark, wherein each of the zones has multiple perils,~~ associated loss factors;

receiving one or more locations to be covered under the insurance policy for one or more perils; and

automatically assessing risk associated with the one or more locations using the stored high risk zones that identify the associated loss factors for that peril, including generating rating results for the one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations by~~:~~.

~~selecting a high risk zone based on the one or more perils;~~

~~comparing the one or more locations with the selected high risk zone to determine whether the one or more locations are within the selected high risk zone; and~~

~~in response to determining that at least one of the one or more locations are within the selected high risk zone,~~

~~retrieving existing policies and associated covered locations that are also located within the selected high risk zone;~~

~~determining a probable maximum loss (PML) that indicates an amount of loss expected based on a total exposure underwritten for the selected high risk zone and the one or more perils times a loss factor;~~

~~determining whether the PML exceeds a PML limit;~~

~~in response to determining that the PML does not exceed the PML limit, issuing a first report indicating that the insurance policy is to be issued; and~~

~~in response to determining that the PML exceeds the PML limit, issuing a second report indicating that the insurance policy is not to be issued.~~

43.   (Previously Presented) The article of manufacture of claim 42, wherein the operations for automatically assessing risk further comprise:

applying at least one business rule.

44.   (Previously Presented) The article of manufacture of claim 42, wherein the operations further comprise:

providing selection of at least one of an underwriting analysis and a risk analysis.

45.   (Previously Presented) The article of manufacture of claim 42, wherein the operations further comprise:

providing setup of an event that may impact assessment of risk.

46-50. (Cancelled)

51.   (Previously Presented) The article of manufacture of claim 42, wherein a location is selected by at least one of a company search, an address search, or uploading a file.

52.   (Original) The article of manufacture of claim 51, wherein the operations for selection of a location by company search further comprise:

receiving at least part of a company name;

searching for the company name in a business data store; and

retrieving at least one address from the searching.

53.   (Previously Presented) The article of manufacture of claim 52, wherein the operations further comprise:

determining that there are ambiguous addresses for the company name; and

providing selection of at least one of the addresses.

54.   (Original) The article of manufacture of claim 51, wherein the operations for selection of a location by an address search further comprise:

receiving a street address and at least one of a zip code and a city and state.

55.   (Original) The article of manufacture of claim 51, wherein the operations for selection of a location by uploading a file further comprise:

associating data in the file with a predefined format.

56.   (Previously Presented) The article of manufacture of claim 51, wherein the operations further comprise:

automatically geocoding the selected location.

57.   (Previously Presented) The article of manufacture of claim 51, wherein the location can not be automatically geocoded and wherein the operations further comprise:

providing use of a spatial interface to manually geocode the location.

58.   (Original) The article of manufacture of claim 42, wherein the operations for automatically assessing risk further comprise:

performing a proximity analysis.

59.   (Previously Presented) The article of manufacture of claim 42, wherein the rating results for at least one peril are displayed on a map.

60.   (Previously Presented) The article of manufacture of claim 59, wherein the operations further comprise:

providing drilldown into details of at least a portion of the rating results

61.   (Previously Presented) The article of manufacture of claim 59, wherein the operations further comprise:

providing exporting of the rating results.

62-63. (Cancelled)

64.   (Original) The article of manufacture of claim 42, wherein the operations for assessing risk associated with the location further comprise:

assessing risk based on at least one of unbound policies and bound policies.

65-82. (Cancelled)

83.   (Currently Amended) A computer system for evaluating risk associated with underwriting an insurance policy comprising:

a processor; and

hardware logic for:

storing, for each of one or more locations, high risk zones that each form a risk ring forming a circle in proximity to a location and that each identify, for each of ~~multiple landmarks, an associated peril and zones in proximity to the landmark, wherein each of the zones has~~ multiple perils, associated loss factors;

receiving one or more locations to be covered under the insurance policy for one or more perils; and

automatically assessing risk associated with the one or more locations using the stored high risk zones that identify the associated loss factors for that peril~~, including generating rating results for the one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations by:~~

~~selecting a high risk zone based on the one or more perils;~~

~~comparing the one or more locations with the selected high risk zone to determine whether the one or more locations are within the selected high risk zone; and~~

~~in response to determining that at least one of the one or more locations are within the selected high risk zone,~~

~~retrieving existing policies and associated covered locations that are also located within the selected high risk zone;~~

~~determining a probable maximum loss (PML) that indicates an amount of loss expected based on a total exposure underwritten for the selected high risk zone and the one or more perils times a loss factor;~~

~~determining whether the PML exceeds a PML limit;~~

~~in response to determining that the PML does not exceed the PML limit, issuing a first report indicating that the insurance policy is to be issued; and~~

~~in response to determining that the PML exceeds the PML limit, issuing a second report indicating that the insurance policy is not to be issued.~~

84-92. (Cancelled)

93.   (New) The method of claim 83, wherein automatically assessing risk further comprises:

applying at least one business rule.

94.   (New) The method of claim 83, further comprising:

providing selection of at least one of an underwriting analysis and a risk analysis.

95.   (New) The method of claim 83, further comprising:

providing setup of an event that may impact assessment of risk.

96.   (New) The method of claim 83, wherein a location is selected by at least one of a company search, an address search, or uploading a file.

97.   (New) The method of claim 96, wherein selection of a location by company search further comprises:

receiving at least part of a company name;

searching for the company name in a business data store; and

retrieving at least one address from the searching.

98.   (New) The method of claim 97, further comprising:

determining that there are ambiguous addresses for the company name; and

providing selection of at least one of the addresses.

99.   (New) The method of claim 96, wherein selection of a location by an address search further comprises:

receiving a street address and at least one of a zip code and a city and state.

100.   (New) The method of claim 96, wherein selection of a location by uploading a file further comprises:

associating data in the file with a predefined format.

101.   (New) The method of claim 96, further comprising:

automatically geocoding the selected location.

102.   (New) The method of claim 96, wherein the location can not be automatically geocoded and further comprising:

providing use of a spatial interface to manually geocode the location.

103.   (New) The method of claim 83, wherein automatically assessing risk further comprises:

performing a proximity analysis.

104.   (New) The method of claim 83, wherein the rating results for at least one peril are displayed on a map.

105.   (New) The method of claim 83, further comprising:

providing drilldown into details of at least a portion of the rating results

106.   (New) The method of claim 83, further comprising:

providing exporting of the rating results.

107.   (New) The method of claim 83, wherein assessing risk associated with the location further comprises:

assessing risk based on at least one of unbound policies and bound policies.